

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION ON 23.03.2026 UNDER SAREFAESLACT 2002

Second e-Auction 15 days Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers, Mortgagors and Guarantors that the below described immovable properties mortgaged/charged to the Secured Creditor i.e. Bank of Baroda (erstwhile Vijaya Bank), possession of which has been taken by the Authorised Officer of Bank of Baroda (erstwhile Vijaya Bank), Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Branch/Borrower/s/Mortgagor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Date and time of e-auction: 23.03.2026 from 02.00 PM to 5.00 PM (with unlimited extension of 10 minutes duration each)						
Sr No.	Name of the branch and contact no., name & address of Borrower/ Guarantor/Mortgagors	Description of the immovable property with known encumbrances, if any	Total Dues. (as on 13.12.2025)	Reserve Price and EMD	Status of Possession	Property Inspection date & Time.
1	6401: Javagal Branch (74117 79072) 1.Mrs. Arshiya Banu, W/o Mr. Afsar Pasha H S (Borrower) 2.Mr. Afsar Pasha H S, S/o H E Sardar Pasha (Co-Borrower) Both are residing at #63, Ammanahalli, Khalandar Nagara, Javagal, Arasikere Taluk, Hassan District- 573125 3.Mr. Somashekhar J N S/o Mr. J S Narayanachar Janatha Colony, Javagal, Arasikere Taluk, Hassan District- 573125.	All the Piece and Parcel of the Residential Site property bearing E Swathu No. 151600201700121351, Property No as per Grama Panchayath 830/249/78 measuring 111.54 Sq Meters (E-W 9.146 mtrs, N-S 12.195 mtrs) Total 111.54 sq mtrs. situated at Javagal Town, Javagal Grama Panchayath, Arasikere Taluk, Hassan dist. Boundaries: East: Site No 77 West: Site No 79, North: 9 Meter Road, South: Revenue Land.	Rs. 21,18,138.07 (Rupees Twenty One lakhs Eighteen thousand one hundred thirty eight and seven paise Only) + interest from 22.02.2026 + legal and other expenses	Reserve price Rs. 15,60,000/- EMD Rs. 1,56,000/-	Physical (Open plot)	Upto 22.03.2026 with prior permission appointment, Contact No.74117 79072

>Last date of receipt of EMD & Bid is: 22.03.2026, 5.00 PM

>Bid increase amount for all properties is Rs. 10,000/-

All taxes/GST as per Govt. Rules applicable shall be payable by the purchaser on sale of the assets. For details of terms and conditions of sale, please refer to the link provided in www.bankofbaroda.in/e-auction and . Also, prospective bidders may contact the respective Branch Managers in the below mentioned contact numbers.

Javagal Branch: +91 – 74117 79072

(Authorised Officer)

Date: 02.03.2026

Place: - JAVAGAL

Bank of Baroda

TERMS AND CONDITIONS –

1. The Sale will be conducted by the undersigned through e-auction platform provided by the e-Auction service provider PSB Alliance at the Website (direct link <https://baanknet.com/eauction-psb/home>), using their mobile number and email-id. Further, www.mstcecommerce.com on the date and time mentioned above. The intending Bidders/Purchasers are requested to register on portal <https://baanknet.com/eauction-psb/home>, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers have to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before the auction time. The interested bidder will be able to bid on the date of e-auction only if the Bidder's Global Wallet has sufficient balance ($\geq$ EMD amount) as on the date and time of Auction. Bidders may give offers either for one or more properties. In case of offers for more than one property bidders will have to deposit EMD for each property.

2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through <https://baanknet.com/eauction-psb/home>. The Earnest Money Deposited shall not bear any interest. EMD amount of the unsuccessful bidders will be returned without interest.

3. Platform (<https://baanknet.com/eauction-psb/eproc-listing>) for e-Auction will be provided by Banks' Auction service. The intending Bidders/Purchasers are required to participate in the e-Auction process at **e-Auction Service Provider's website** <https://baanknet.com/eauction-psb/eproc-listing>. This Service Provider will also provide online demonstration/ training for the intending bidders/ purchasers on e-Auction on the portal before the e-auction. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal. <https://www.bankofbaroda.in> (direct link <https://www.bankofbaroda.in/e-auction.htm>) and <https://baanknet.com/eauction-psb/eproc-listing-psb/home>. The intending participants of e-auction may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of Auction related to this e-Auction from **BAANKNET** portal (<https://baanknet.com/eauction-psb/eproc-listing>).

4. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiples of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidder to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

6. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance, (direct link <https://baanknet.com/eauction-psb/eproc-listing>) contact details of which are available on the e-Auction portal.

7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above-referred service provider through SMS/ email. (on mobile no/ email address given by them/ registered with the service provider).

8. The successful Auction Purchaser / Bidder shall have to deposit 25% (Twenty Five Percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid purchase price payable shall be paid by the successful Auction Purchaser/Bidder to the Authorized Officer on or before the fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

9. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorized Officer.

10. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount. The successful Auction Purchaser / Bidder shall have to pay applicable GST to Bank on the bid amount.

11. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and out going, both existing and future relating to properties.

12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

13. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorized officer / Bank.

13. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

14. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the titled document & other documents available with the Bank, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.

15. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to

constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.

16.The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authorized Officer/ Secured Creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

17.The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

18.The sale is subject to confirmation by the Secured Creditor Bank.

19.The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the conditions mentioned above. For more details if any ,prospective bidders may contact the Branch Manager. (Contact details given in Sale Notice).

Date: 02.03.2026

Place :- Javagal

Authorised Officer
Chief Manager